

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF FLORIDA  
ORLANDO DIVISION**

In re

Denise Colleen Ahlert

Debtor

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CHAPTER 13  
CASE NO. 6:18-bk-07470-KSJ

**OBJECTION BY PARTNERS FEDERAL CREDIT UNION TO CONFIRMATION  
OF CHAPTER 13 PLAN FILED BY THE DEBTOR**

PARTNERS FEDERAL CREDIT UNION, ("Creditor"), by the undersigned attorneys, objects to confirmation of the Plan ("Plan") as proposed by the Debtor and any future Plan(s) filed by the Debtor(s) to the extent that such Plan or Plans contain the provision(s) to which this Objection is directed. In support of this Objection, the Creditor states as follows:

1. For value received, the Debtor executed and delivered an installment sales contract ("Contract") as evidence of indebtedness to Creditor. Said indebtedness is secured by property more particularly described in the Contract as: 2014 NISSAN JUKE VIN: JN8AF5MR3ET361919 ("Collateral"). Reasons for objection: see below.

**Failure To Pay Interest Or Pay Appropriate Interest On Secured Claim**

2. Creditor has filed a secured claim and seeks the payment of interest on such claim.
3. The Plan does not provide for payment of interest on such secured claim in an amount consistent with Till v. SCS Credit Corp., 541 U.S. 465 (2004).
4. Therefore, the Debtors' proposed Chapter 13 Plan does not meet the requirements of 11 U.S.C. §1323(a)(5). In addition, the Plan fails to comply with 11 U.S.C. §1325 (a)(1) in that it does not provide adequate protection for Creditor's interest pursuant to 11 U.S.C. §361.
5. Creditor will withdraw this Objection in the event that the Plan is amended to conform to the Creditor's proof of claim or otherwise satisfactorily address the issue(s) raised in this Objection.

WHEREFORE, Creditor prays for the entry of an appropriate order denying confirmation with respect to the Plan as proposed and any future Plan(s) filed by the Debtor to the extent that such Plan or Plans contain the provisions to which this Objection is directed.

/s/ Nicole Mariani Noel  
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**CERTIFICATE OF SERVICE**

I HEREBY CERTIFY THAT a true and correct copy of the foregoing was furnished on February 6, 2019, by U.S. Mail and/or electronic mail via CM/ECF pursuant to Local Rule 1001-2 to: Denise Colleen Ahlert , 457 Regal Downs Circle, Winter Garden, FL 34787; Alejandro Rivera 1400 W. Oak Street, F , Kissimmee, FL 34741-4000; Arvind Mahendru, Trustee 5703 Red Bug Lake Rd. Suite 284, Winter Springs, FL 32708.

/s/ Nicole Mariani Noel  
Nicole Mariani Noel (x1343)

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